



SBCS – City of Chula Vista

COVID-19 Emergency Rental Assistance Program (ERAP)

Frequently Asked Questions (FAQ)

1) What is the 2021 Emergency Rental Assistance Program (ERAP)?

The SBCS – City of Chula Vista Emergency Rental Assistance Program (ERAP) helps eligible households who have been financially impacted during the COVID-19 pandemic. The program provides payment assistance for renters who need help with rent and utilities.

2) How do I know if I'm eligible?

You qualify for the program if you can demonstrate with supporting documents that you meet the following:

- A current tenant of a residential property located in Chula Vista (e.g. apartments, accessory dwelling units, condos, single family home, mobile home renting a space, renting a room); and
- You or a member of your household has experienced a decrease in income or increase in expenses during the COVID-19 pandemic (i.e., loss of job, reduced hours, medical expenses, childcare expenses etc.) OR currently unemployed for 90 days or more; and
- You are at risk of homelessness OR living in unstable housing demonstrated by the following:
 - Eviction notice
 - Past due rent notice
 - Past due utility notice
 - Any other evidence of unsafe or unhealthy living conditions or housing instability; and,
- Your total annual income in 2020 or based upon your total monthly income in the past 30 days for all members of your household is less than the following:

Household Size	1	2	3	4	5	6
80% AMI *	\$ 67,900	\$ 77,600	\$ 87,300	\$ 97,000	\$ 104,800	\$ 112,550

*San Diego income limits effective as of April 1, 2021

3) What areas are covered by ERAP?

SBCS will serve individuals and families only within the City of Chula Vista. San Diego County residents outside of the City of Chula Vista should visit ERAPSanDiego.org to connect with other available rental assistance programs.

Chula Vista Zip Codes Served: 91902*, 91910*, 91911, 91913, 91914, 91915

**Portions of zip codes 91902 and 91910 fall outside of the City of Chula Vista. If unsure, please refer to ERAPSanDiego.org to determine which jurisdiction your address belongs to.*

4) How do I submit an application for ERAP?

You may submit an application [online](#). The application will be available in English, Spanish and Tagalog. If you do not have internet access and/or need assistance in completing an application, call (619) 271-1805 to be connected to a SBCS associate who will be able to assist you. SBCS associates are also available to schedule appointments for in-person assistance if needed.

5) I have multiple adults living in my household. Who should submit the application?

Any adult that is listed on the lease/rental agreement can submit the application for rental assistance on behalf of the household. Your household should only submit one application. Information provided in your application should be reflective of the circumstances of all the persons in your household.

6) Do I need an email address to apply? What if I do not have an email address?

A valid email address is required to submit an online application. If you do not have one, you can create one to complete the application. The following are free email providers:

- Gmail
- Yahoo
- Microsoft Outlook

If you are having problems with an email address and completing the application, you may contact (619) 271-1805 for an associate to assist you with the online application.

7) What should I do if I have trouble logging in or applying online?

Step One: You will need to create an account to apply. An email address will be required.

Step Two: Confirm your registered email address before you log in to complete your application. To confirm your email address, please check your email and click on the link in the registration email message you received to confirm.

Note: If you cannot find the registration email that was sent to you, please check your junk or spam folder. If you still cannot find the registration email, click the "Resend Email Confirmation" link on the login page.

Step Three: Log in and complete your online application.

Note: If you successfully confirmed your email address, but still cannot log in, select the "Forgot your password?" link on the login page. Check your email and click on the link in the email message sent to you to open the webpage so you can create your new password to log in..

8) What are acceptable forms of verifications that should be submitted with my application?

- You must submit a copy of a government-issued ID or other photo ID.
- Verification of occupancy such as lease agreement or letter from landlord if there is no lease agreement
 - Whether a lease or a letter is provided, the document must include the names of all tenants, the address, all charges and fees, term dates, and be signed by both the tenant(s) and the landlord.
- Verification that reflects housing cost burden, housing instability, or risk of experiencing homelessness, such as: past due rental or utility bill, eviction notice, or letter from landlord detailing past due rent.
 - Note: proof of rent owed must be included to receive rental assistance. This may include an itemized rent ledger or letter from the landlord showing amounts owed broken out by month.
 - If applying only for future rent, a signed letter detailing housing cost burden will be acceptable
 - Housing cost burden may be demonstrated through more than 1/3 of gross household income going to housing, recent late or missed payments, or uncertainty about ability to pay housing costs
- Income verification, either:
 - Proof of enrollment in or eligibility for MediCal, CalWorks, SNAP, TANF, CalFresh or other income-dependent public benefit programs; or
 - 2020 combined gross annual household income; or
 - i.e., Signed and submitted Form 1040 for all household members, or all W-2s, 1099s, and other annual income proofs which show all 2020 income
 - Current gross monthly combined household income, dated no later than 60 days prior to date of application, and equivalent to one full month's income for all household members
 - i.e., pay stubs for all household members working (2 per earner if paid biweekly), weekly unemployment benefits notice, 2021 SSI award letter, child support

9) Will I need to provide supporting documents with my application?

Applications will be processed on a first come, first served basis, and an application will be considered complete only when all documents have been received. While it is optional to provide all your documents at the time of application, it is highly encouraged that documents be provided with the application to ensure faster processing. If an application is selected for review, SBCS staff will request any missing documents needed for verification purposes.

- Failure to submit missing documents during the application review process will result in denial of the application.

10) Are citizenship documents required for this program?

The application does not ask about your citizenship status.

11) How will I be notified if I have been selected or check the status of my application?

You will be notified if you have or have not been selected through email and/or text messages. For your convenience, application status can be checked online 24 hours/7 days a week.

- Notification will be sent of successful submission of the application. As SBCS processes applications based on mandated priority criteria (see Question 23), you may not hear back about the status of your application until your priority group is reached.

12) How much rental assistance can I qualify for?

ERAP will prioritize payment assistance for renters behind on rent. Financial assistance for past due rent can be from April 2020 and later. You can also apply for past due utilities, and for current and future rent, but SBCS will process these requests separately, at a future time and only if funding is still available. You can only receive a total of 15 months of assistance combined, regardless of monthly award amount or type of assistance. You should request only the months for which you would like to be considered.

- **If my landlord agrees to participate in the program...**

SBCS is required to attempt to gain landlord participation. If the landlord agrees to participate in the program, your landlord can receive up to 100% of your rent due from April 2020 and later. Landlords who choose to participate are required to complete and sign an agreement to accept the assistance as payment in full of the rental debt owed by the tenant. Payment will be made directly to the landlord.

- **If my landlord does not agree to participate in the program...**

The landlord does not have to participate in the program. If the landlord declines participation in the program, SBCS will pay for up to 100% of your rent due from April 2020 and later. Payment for your rent will be made directly to you as the tenant. It is your responsibility to make payment to the landlord to make sure you are protected under the State's eviction protection program. For more information on this program, please visit the Housing is Key website at <https://landlordtenant.dre.ca.gov/>.

- If payment is made directly to you, you are responsible to pay the assistance awarded to your landlord/property manager within 15 business days of receipt of funds.

13) If I live with a roommate, can we both apply?

Only one application per residence will be considered.

14) Can I qualify for emergency rental assistance if I am receiving assistance with my rent, such as Section 8, rapid rehousing assistance, or rental assistance from non-profit agencies?

Yes, receipt of other forms of rental assistance such as Section 8 does not disqualify you from receiving assistance. However, this program cannot duplicate benefits, so assistance will only be available for the portion of rent or utilities that are not already paid by other forms of assistance.

15) Can I qualify for emergency rental assistance if I have a cosigner/guarantor or if I am subleasing? What if I am renting from a family member?

Yes, cosigners, guarantors, subleases, and familial rental agreements are allowed under ERAP. However, some additional verifications may be necessary to determine eligibility and amount of assistance.

16) Do I need to have my landlord's contact information when I apply?

Yes, you should have your landlord's name and phone number or email address at the application stage. Including the email address when applying will speed up processing of assistance.

17) Should I tell my landlord that I am applying for this program?

Telling your landlord that you have applied for the Emergency Rental Assistance Program can help facilitate the process and expedite timelines, as SBCS will be reaching out to them too.

18) If I am chosen to receive assistance, will I have to pay it back?

No, a tenant is not required to pay back the assistance. It is a grant intended to keep you in your home, stably housed, and prevent you from being evicted due to non-payment of rent or utilities.

19) If I am a tenant with commercial rent, will I qualify?

The program only assists eligible applicants with housing rental assistance not commercial rent.

20) Are landlords able to apply on behalf of the tenant?

Landlords may apply on behalf of the tenant, but the tenant will be required to co-sign, and necessary documentation must still be uploaded. Co-sign can be done directly by the tenant through the application portal or by written communications (including electronic) from the tenant acknowledging the application provided by the landlord.

21) If I have previously been approved for or received other emergency rental assistance, am I eligible to receive additional assistance?

If you have received assistance through a previous program, either through SBCS or another entity, you can still apply to this program. Applicants will be able to apply for any outstanding arrears from the period allowed (April 2020 and later). Any arrears, forward rent, or utilities already cleared/covered by previous programs would not be allowable.

22) When can I expect my application to be processed and payment to be disbursed if approved?

Applications will be reviewed on a first come, first served basis and with priority given to very low income and unemployed households (see Question 23 below). Depending on where your application falls within these priority categories, it may take several weeks or longer from the time you apply and when you are contacted by SBCS.

Processing of your application is also dependent on the following and could take longer to complete the review and come to a decision:

- If you do not provide all supporting documents or additional verifications are needed.
- Request and response for information from your landlord.

Once the application is approved, it may take a few additional weeks for payment to be disbursed to your landlord.

Applicants and landlords can check the status of applications on the online portal where they applied and will receive correspondence through the entire process from SBCS.

Utility assistance will generally be processed concurrently with rental assistance. Once program eligibility has been determined and all necessary utility documentation has been received, payments will be issued directly to the utility provider in the applicant's name.

23) How are applications prioritized?

Federal and State Mandated Prioritizations include:

- Household income at or below 50% Area Median Income (AMI)

Household Size	1	2	3	4	5	6
50% AMI*	\$ 42,450	\$ 48,500	\$ 54,550	\$ 60,600	\$ 65,450	\$ 70,300

*San Diego income limits effective as of April 1, 2021

- One or more household members are unemployed as of the date of the application for assistance and have been unemployed for 90 days from the date of application (household income must not be above 80% AMI)
- Applicants with past-due rent will receive priority assistance to best stabilize households. Applicants requesting only utility and/or current/future rent assistance will be assisted once all past-due rent has been assisted.

24) If I have questions, who do I contact?

The City of Chula Vista has partnered with SBCS, a local non-profit, to review applications and make payments directly to landlords. Please contact SBCS at the following:

SBCS
(Languages Spoken: English, Spanish, Tagalog)

(619) 271-1805

430 F St, Chula Vista, CA 91910 (by appointment only)

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